

Exhibit R

DATE OF CHECK	Collector Name	A/C #	Root of Problem collector/cash debtor	Unit	Check Amount	Explanation
12/26/2003	william callett	S78713	collector/debtor	A11	-5930.43	1st bounce was nevered made up w cert funds
12/31/2003	william callett	R95152	collector debtor	A11	-3221	debtor said no my on 12/12 ck should of pulled
12/31/2003	william callett	T03297		A11	-3000	no money
12/31/2003	william callett	S92674	collector		-1020.65	debtor told collector funds no good
12/31/2003	steve troxell	S57063	debtor	A20	-2500	
12/31/2003	steve troxell	R19352	debtor	A20	-2500	no money
12/31/2003	steve troxell	R83936	debtor	A20	-1000	stop pay
12/30/2003	michelle gidden	R01080	debtor	A21	-1500	no money
12/31/2003	keith bryant	S78635	collector/debtor	A3	-2744.03	rvr flu to see if roller recd
12/31/2003	keith bryant	T35950	collector/debtor	A3	-2529.73	d called to pull ck same day
12/31/2003	keith bryant	S13415	collector/debtor	A3	-1800	had nsf should of made up w cert
12/31/2003	claude jones	T04496	debtor	A32	-2225.86	
12/24/2003	harold moore	Q97254	debtor	A37	-3044.6	no money
12/24/2003	kevin brown	T16561	debtor	A43	-1051.73	no money
12/31/2003	ellis phelps	A68860	debtr	A53	-5000	no money mult nsf
12/31/2003	ellis phelps	S42563	debtr	A53	-2000	no money
12/31/2003	ellis phelps	T14389	debtr	A53	-1718	no money
12/26/2003	ellis phelps	A68860	debtr	A53	-1000	no money mult nsf
12/29/2003	julie rees	R49535	collector/debtor	A63	-3811.8	money was in the hosp
12/30/2003	julie rees	R87439	debtor	A63	-3369.61	debtor is client

000944

001025

12/31/2003	✓ david Kornahrens	T07557	collector	B59	-2500	mult nsf recd w/o ck
12/29/2003	✓ david Kornahrens	S47763	debtor	B59	-1000	mult nsf
12/31/2003	✓ bob feger	S98456	debtor	B6	-1220	no money
12/30/2003	walter theodore	S64627	debtor	B62	-1000	verf bank good for 1 put 2 cks in poss rense
12/30/2003	✓ linda costa	S09348	debtr	B63	-2845	no money
12/30/2003	✓ linda costa	S83272	debtr	B63	-1682	accounting issue
✓ S21335	✓ steven blidsong	S21335	collector	D1	-1813	collector ran ck -finds no verf
12/29/2003	✓ raymond morison	573686	debtor	D17	-2500	no money
12/30/2003	✓ dantae ramirez	T16568	debtor	D19	-1166.58	no money
12/31/2003	✓ dantae ramirez	R97882	collectr/mgr	D19	-1000	recd w/o contact
12/31/2003	✓ BRAD REAVES	R06156	collector	D22	-7000	nvr recd authztn from d eom
12/31/2003	✓ BRAD REAVES	S51306	collector	D22	-3435.5	nvr recd authztn from d eom
12/31/2003	✓ Brad REAVES	S51306	collector	D22	-3400	nvr recd authztn from d eom
12/31/2003	✓ BRAD REAVES	T32974	debtor	D22	-2401.46	no money
12/31/2003	✓ BRAD REAVES	T20071	collector	D22	-2030	nvr recd authztn to dcl ck
12/29/2003	✓ BRAD REAVES	S98825	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	✓ BRAD REAVES	S98825	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	✓ BRAD REAVES	S42285	collector	D22	-2000	change postdate then document to do so
12/31/2003	✓ BRAD REAVES	T38089	?	D22	-1500	documents no clear
1/5/2004	✓ BRAD REAVES	S85602	collector	D22	-1071.18	d was sending mo mult nsf
12/24/2003	✓ BRAD REAVES	S85602	collector	D22	-1000	d was sending mo mult nsf
12/31/2003	✓ BRAD REAVES	R72202	collector	D22	-1000	collectr knew d was sending mo ck should have been pull
12/29/2003	KEN ROSE	S94552	COLLECTOR	D29	-6500	notes don't add up
12/31/2003	KEN ROSE	T11659	collector/client	D29	-5000	notes show pending client ck
12/29/2003	KEN ROSE	S27200	collector	D29	-1982	should of pulled mult nsf should of pulled

12/31/2003	Joe giaquento	R74588 T09615	collector debtor	D31 D31 JK	-2683.21 -2459.94
12/30/2003	Joe giaquento	T22837 S95774	cash debtor	D31 D31	-1202.05 -1112.13
12/31/2003	Joe giaquento				
12/29/2003	Joe giaquento				
12/31/2003	dan maddox	Q93881	collector	D36	-22879.62
12/31/2003	david dunham	S97141	collector	D43	-2034.01
12/31/2003	david dunham	T15655	collector	D43	-1062.5
12/30/2003	david dunham	S07157	collector	D43	-1000
12/31/2003	SCOTT RAULSTON	D95575	collector/debtor	D48	-4000
12/30/2003	SCOTT RAULSTON	R40912	debtor	D48	-1500
12/31/2003	SCOTT RAULSTON	S80592	debtor	D48	-1050.74
12/31/2003	matt lane	S28434	collector	D60	-7500
12/31/2003	matt lane	S13617	collector	D60	-5000
12/31/2003	matt lane	R21037	collector	D60	-4325
12/30/2003	matt lane	S54996	collector	D60	-4000
12/31/2003	matt lane	S70944		D60	-3023.5
12/30/2003	matt lane	R63502	collector	D60	-1000
12/24/2003	mark lefevre	T13335	debtor	D70	-14045
12/31/2003	mark lefevre	Q71642	collector	D70	-14000

knew abt wrong gor correct info
and nvr put in also had date
change

nvr called debtor after 1st
bounce
no contact w d then dci
no money

no money -funky notes
no money
funky notes

no contact after 1st bounce then
reddi
no contact after 1st bounce then
reddi
no contact after 1st bounce then
reddi
ck was a pull
no contact after 1st bounce then
reddi
no contact after 1st bounce then
reddi

1st ck bounce debtor then told
collector ck no good till the 10th
collector put ck in on the 2nd

12/31/2003	mark lefevre	✓T14251	collector/debtor	D70	-6617.79
12/30/2003	mark lefevre	✓S51701	collector	D70	-1745.62
12/31/2003	joseph dunning	✓S11960	collectr	D75	-1000
12/30/2003	david mcquisten	✓684902	collector/debtor	D79	-15000
12/31/2003	david mcquisten	✓Q83571	collector/mgt	D79	-12000
12/31/2003	david mcquisten	✓S15764	collector	D79	-8000
12/31/2003	david mcquisten	✓S667976	collector	D79	-4373.34
12/31/2003	david mcquisten	✓S47717	collector/mgt	D79	-3778.06
12/31/2003	david mcquisten	✓S95738	collector	D79	-3000
12/30/2003	david mcquisten	✓T32522	collector	D79	-2500
12/30/2003	david mcquisten	✓P96885	collector	D79	-1500
12/31/2003	david mcquisten	✓R92555	collector	D79	-1500
12/31/2003	david mcquisten	✓R37499	collector/mgt	D79	-1366.86
12/31/2003	mike kraig	✓892388	collector	F11	-2000
12/30/2003	St. Clair Carr	✓Q72441	collector	F21	-1000
12/30/2003	Jon Tapia	✓D32616	debtor	F51	-5000
12/31/2003	Trenice Harris	✓Q76796	debtor	F65	-2000
12/31/2003	Bruce Richardson	✓S16794	debtor	F93	-2000
12/30/2003	Storm McIntyre	✓Q83584	debtor	M1	-3000
12/31/2003	Brian Dennis	✓S16508	debtor/collector	M2	-42000

1st bounce then redel funky docs
no contact w debtor only lm
unable to verf funds 2nd time

redip per mgt no funds per notes
mult nsf

1st ck nsf no real contact redel
ck bounce
mult nsf

dci done w/o authztn
dci w/o authztn just verf w bank
- calld next day and was then told

no funds
mult nsf for sevral mo change dci
dates

mult date changes mult nsf
mult nsf

collector told debtor to do a stop
print

12/31/2003	julie rees	S09400	collector/debtor	A63	-1000	no money/mult nsf
12/31/2003	david dubery	T23443	debtor	A73	-1785.33	no money
12/31/2003	lori clark	T08940	debtor	A75	-4105	client issues
"12/30/2003	lori clark	S25962	debtor	A75	-2900.43	no money
"12/29/2003	lori clark	T13949	debtor	A75	-2898.42	no money
"12/31/2003	lori clark	T03384	debtor	A75	-2524.43	no money
"12/31/2003	lori clark	T20759	debtor	A75	-2030	no money
"12/31/2003	lori clark	T20248	debtor	A75	-1000	no money mult nsf
"12/31/2003	lori clark	T20248	debtor	A75	-1000	no money mult nsf
12/31/2003	craig cavalcante	R63632 ✓	debtor	A76	-18997.6	debtor called no good same day
"12/31/2003	craig cavalcante	T34793	debtor	A76	-16176.62	dcl-name error made good bc took cc decline no contact took clk
12/31/2003	craig cavalcante	T07888	collector	A76	-12577.13	no money
"12/31/2003	craig cavalcante	T20414	debtor	A76	-7333.99	changed bank accounts w/o notices
"12/31/2003	craig cavalcante	S85957	debtor	A76	-1937.67	no contract w cl just dcl
"12/31/2003	craig cavalcante	T12150	collector	A76	-1274	no money
"12/30/2003	craig cavalcante	T01866	debtor	A76	-1251.37	
12/31/2003	frank orr	S60834	debtor	A77	-18935.94	bank hold of funds
"12/31/2003	frank orr	T15748	debtor	A77	-3600	no money
"12/31/2003	frank orr	T06799	debtor	A77	-3589.86	no money
"12/31/2003	frank orr	Q61567	collector	A77	-1753.47	nvr made up 1st nsf or contact w debtor
"12/29/2003	frank orr	D42544	debtor	A77	-1500	no money
12/31/2003	frank orr	R83014	collector	A77	-1004.97	nvr made up 1st nsf or contact w debtor
12/24/2003	jessie montoro	S27322	debtor	A82	-3857.73	no money
"12/24/2003	jessie montoro	R88627	debtor	A82	-3695.3	no money
"12/31/2003	tom ventrone	R25366	collector/debtor	B57	-1042.15	knew ok no good moved dcl

12/31/2003	Brian Dennis	R22796	debtor/collector	M2	-11133.33	2 bounces in a row-nvr verified
12/31/2003	Brian Dennis	✓T04342	debtor	M2	-4520	funds no money
12/22/2003	Brian Dennis	✓S91579	debtor	M2	-2000	stop payment
12/31/2003	Mark Patterson	✓S09433	collector	M25	-1000	dbtr or clk to change clk date- collector said no
12/22/2003	Elkiedra Richard	✓Q60240	debtor	M26	-3012	no money
12/31/2003	Jim Gillis	✓966780	collector	M31	-30000	was told by super to verify funds
12/31/2003	Jim Gillis	✓R86579	debtor	M31	-2411.5	no name
1/6/2004	Annie Hunt	✓T16484	collector	M38	-2536.78	verified no money with bank-still ran
12/31/2003	Annie Hunt	✓D46489	collector	M38	-2059.88	dbtr sd he was sending WU- verified no money- still ran clk
12/31/2003	Fernando Hunt	✓S89295	debtor	M4	-4577.07	no money
12/31/2003	Fernando Hunt	✓S88816	debtor	M4	-1500	no money
1/6/2004	Dane Revette	✓248701	debtor/collector	M40	-1041.66	never followed up after 1st bounce.
12/31/2003	Greg Ansardi	✓T12054	collector	M42	-1050.11	debtor called to stop print-never done
12/30/2003	Denise Richardson	✓S40051	debtor	M73	-1962.09	no money
12/30/2003	Steve Hallam	✓T38274	???	M80	-2500	????
1/13/2004	Mike Muijens	✓Q90213	debtor	P15	-1420.54	clk not endorsed
12/31/2003	Frank Saucedo	✓T16254	debtor	P16	-9000	no money
12/31/2003	Frank Saucedo	✓T26854	debtor	P16	-4608.38	no money
12/31/2003	Frank Saucedo	✓T24294	debtor	P16	-2593.91	no money

12/31/2003	Bill Rice	S04710	collector	P46	-1000	
12/31/2003	Bruce Woodson	S58146	collector	P49	-6000	every ck in past 4 months bounced.
12/31/2003	Bruce Woodson	S30421	collector	P49	-2000	dbtr said still trying to get funds- collector dc'd anyway
12/31/2003	Bruce Woodson	S61445	collector	P49	-1835.41	2 bounces-2 checks taken, asked to get cert funds, no attempt made.
12/31/2003	Bruce Woodson	S46255	collector	P49	-1704.76	3 bounces in a row
						4 bounces in a row
12/31/2003	Ricardo Hernandez	897578	debtor	T21	-1000	no money
12/31/2003	Ricardo Hernandez	R49951	debtor	T21	-1000	no money
12/30/2003	Dennis Angeles	Q19413	debtor	T27	-1000	debtor is a client
12/26/2003	Andrew Hardin	S95713	debtor	T47	-3875	no money
12/29/2003	Darrel Austin	T16868	debtor	T63	-3138.75	no money
12/31/2003	Darrel Austin	R92845	collector	T63	-2000	dbtr wanted pd changed-never changed
12/31/2003	Darrel Austin	T19022	collector	T63	-1800	debt was to fed ex clk-clk dc'd
12/31/2003	Darrel Austin	P98871	debtor	T63	-1000	No Contact
						no money
12/31/2003	Ronald Davis	R51111	collector/debtor	Z1	-2004.11	dbtr clld sd having trouble with funds, will cb, check ran n
12/31/2003	Ronald Davis	Q75158	debtor	Z1	-1750	bounced, no money
12/31/2003	Michael Dubay	T22857	debtor	Z11	-5133.34	no money
12/31/2003	Michael Dubay	T26751	debtor	Z11	-1307.44	mail in check bounced
12/31/2003	Robert Goodrich	T16242	debtor	Z12	-1187.15	no money

12/31/2003	Frank Sauceda	R52068	debtor	P16	-1766.36	no money
12/26/2003	Dan Stack	S78094	debtor/collector?	P18	-22962.54	??? Crnts show dbtr stop pay
12/31/2003	Dan Stack	T20235	debtor	P18	-3927.93	b4 ok ran
12/26/2003	Dan Stack	S80488	debtor	P18	-1659	no money
12/31/2003	Stephen Ross	R75604	collector	P3	-11913.64	Does not make sense-dcl'd x2 no contact
12/31/2003	Stephen Ross	R75604	collector	P3	-11913.64	does not make sense- dclx2 no contact
12/31/2003	Stephen Ross	S66790	collector	P3	-7290.69	does not make sense- dclx2 no contact
12/31/2003	Stephen Ross	S66790	collector	P3	-7290.69	Does not make sense-dcl'd x2 no contact
12/31/2003	Doug Gallaher	T04431	collector	P42	-1355.6	dbtr fed ex'd check- clk was dcl'd
12/31/2003	Doug Gallaher	S72495	debtor/collector	P42	-1157.23	no contact,
12/29/2003	Doug Gallaher	S25262	collector	P42	-1000	unable to contact debtor after 1st bounce.
12/31/2003	Miguelle Christi	Q97349	collector	P44	-2000	no doc's from dbtr to ok post dates
12/31/2003	Miguelle Christi	T14046	debtor	P44	-1550	changed clk with no contact
1/13/2004	Miguelle Christi	Q90213	debtor	P44	-1508.22	-mail in check
12/31/2003	Michelle Beck	T22732	debtor	P45	-1495	no money
12/31/2003	Bill Rice	S84638	debtor	P46	-1784.39	no money
12/29/2003	Bill Rice	T13604	collector	P46	-1490.78	dbtr said needed more time- collector verified funds with bank
12/30/2003	Bill Rice	T13604	collector	P46	-1490.78	n ranck still bounced.
						dhtr said needed more time- collector verified funds with bank n ranck still bounced.

12/31/2003	Gary Garrett	R37980	collector	Z19	-1275.4	
12/31/2003	Edward Falco	R25371	debtor/collector	Z19	-1061.4	5 bounces in a row- bounced 2 cks after coll. doc'd need cert funds.
12/31/2003	Edward Falco	S28056	debtor	Z2	-5862.14	lold by manager to get cert. funds
12/31/2003	Edward Falco	S63690	collector	Z2	-1000	client concerned collectors doc's say ck ran early without dbtrs ok.
12/31/2003	Maria Munson	T26931	debtor	Z22	-1022.94	no money
12/31/2003	Patricia Pardo	R59576	debtor	Z23	-1500	no money
12/31/2003	Jon Fred	T06510	collector	Z37	-1254.85	verified no money with bank never destroyed
12/31/2003	Jacqueline Johns	R93638	collector	Z41	-2429.7	debtor has bounced 5 cks in a row starting Oct.
12/30/2003	Ed Bagrowski	S25765	debtor	Z52	-5000	Stop payment
12/29/2003	Ed Bagrowski	T16839	collector/debtor	Z52	-4186.9	was told by manager to verify ck after first ck bounced waiting for collector to pull next ck, as requested by manager, no money
12/29/2003	Ed Bagrowski	S98838	debtor	Z52	-3996.65	no money
12/26/2003	Ed Bagrowski	S80928	debtor	Z52	-1398.85	
12/31/2003	Ed Bagrowski	S80928	debtor	Z52	-1333.39	
12/31/2003	Gary Garrett	G29113	collector/debtor	Z6	-1000	Collector was told cert. funds only-too many bounces
12/30/2003	Richard Thompson	R77406	debtor	Z7	-15213	no money
12/26/2003	Richard Thompson	T14832	debtor	Z7	-1845	debtor was to mail cert funds, next day itc was taken
12/31/2003	Richard Thompson	R01525	debtor	Z7	-1500	no money

001292

4/23/03

Dan Frazier

T00043

debtor

Z8

-3666.56

Stop Payment- Debtor's been
wailing on loan money.

001322

Exhibit S

FACT SHEET

CRS #: R97882
 Name: CHAD THOMAS-SOLE PROP
 Address: 6690 OTOE ROAD
 City/State: ALLIANCE, NE 69301
 Phone #1: (308) 762-7686
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: CHAD THOMAS

Status: 30 BANKRUPTCY
 Coll Unit: L10 CHARLETTE PETKOVICH
 Date Last: 12/15/02
 Activity Code: NU ACTIVE DEBTOR

E-Mail

WebSite

Old M&M #	Last:	First:
KCourtCost	350.00	ArbitrateDte 00/00/00
KSF OfferAmt	0.00	SF OfferDate 00/00/00
KLgl Mgmt Fee	200.00	Lgl ContRate 40
NCO Fax #	(000) 000-0000	

Client #: D99K3V-1
 SANDHILL OIL CO
 Acct #:
 Regarding: 200 MGT FEE
 Amt Refered: 5434.12
 Current Bal: 5585.26
 Comm Rate: 40.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 80.31
 Date Received: 08/06/03
 ***** RETURNED *****

NEED SOA
 CL FAX 308-645-2539

GERING, NE

NSF 1000.00 CK 1608
 WEST HERITAGE CU

PAYMENTS

--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	-----COMMENT-----	ID
12/07/04	-350.00	RR 32L10	100.0%	08/06/03	17:50	MM/MT		SLM
12/07/04	200.00	MF 31L10	100.0%			DEBT IS FOR FUEL OIL...DEBTOR ALSO D		
11/30/04	150.00	RR 36L98	100.0%			OES BUSINESS AS THOMAS FARMS--BELIEV		
11/05/04	-150.00	FS 33L98	100.0%			E DEBTOR FAX IS 308 762 1606		
10/31/04	-200.00	MF 31L98	100.0%	08/07/03	11:21	RN/8 08-07-03		JUQ
10/31/04	350.00	1C 33L98	100.0%	08/07/03	11:21	CS/10		JUQ
09/28/04	350.00	LE 32L47	100.0%	08/07/03	11:21	PB/GC T OK		JUQ
01/09/04	1000.00	87AA1	100.0%	08/07/03	11:22	RM/CC		JUQ
09/30/03	231.45	43D19100.00%				PLEASE PIC FOR JOE MANNING X345		
11/30/03	1000.00	LE 16D19	40.00%	08/07/03	14:36	PB/CO		J2C
11/30/03 <i>NSF</i>	1000.00	1C 13D19	40.00%			--FINANCIAL INVESTIGATIVE SERVICES--		
11/30/03	1000.00	MF 88AA1100.00%			RICHARD LION.....		
12/08/03	1000.00	FS 87AA1100.00%				PIC-7686-REC ANS AS RSP..LMTC U		
12/31/03	1000.00	RR 16D19	40.00%	08/07/03	14:36	RM/CC		J2C
12/31/03 <i>NSF</i>	1000.00	MF 13D19	40.00%	08/07/03	14:36	RM/CC		J2C

001049

R97882 CHAD THOMAS-SOLE PROP

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PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT---- ID
				12/08/03	14:35	CS/48	GV
				12/08/03	14:46	PB/LM	LFT MSG ... DR DA
				12/09/03	07:37	TA/D0	KI
				12/10/03	13:25	PB/LM	LM W MCH ... DR DA
				12/11/03	14:16	PB/NA	DA
				12/12/03	13:20	PB/NA	DA
				12/16/03	13:52	RM/CC	SL
				DANTAE....JUST TO LET YOU KNOW..BEST TIME TO REACH THE DEBTORS FOR			
				12/16/03	13:52	RM/CC	SL
				SANDHILL IS USUALLY VERY EARLY AM..CB AROUND 8-840---HOPE THIS HELPS			
				12/18/03	10:35	PB/FU	ER
				TT CHAD GV DEMAND TO RESOLVE NEED BIF PRIOR TO EOM CB 7AM TOM 2HRS BEHIND			
				12/24/03	09:25	PB/LM	DAI
				12/29/03	09:22	PB/NA	DAI
				WILL TRY BACK...			
				12/29/03	10:32	PB/NA	DAI
				NO ANSWER NO MSG WILL TRY BACK...			
				12/29/03	13:06	PB/LM	DAI
				12/29/03	15:41	GC/GC	DAI
				MGR APPROVL REDIP			
				12/29/03	15:45	BK/RP	DAI
				ON 01-02-04 FOR 1000.00 1508			
				12/29/03	15:45	CS/59	DAF
				12/29/03	15:45	CC/CC	DAF
				BANK WSTN HERITAGE CU AT 308-436-755			
				8 ACCT :			
				12/31/03	09:37	PB/LM	ERC
				01/02/04	10:43	PB/NA	ERC
				01/05/04	13:52	CS/48	ERC
				01/05/04	13:53	SR/SR	ERC
				FOLLOW THE CHECK CALL DEBTOR			
				01/06/04	17:01	PB/NA	ERC
				01/08/04	11:21	PB/LM	HUE
				01/09/04	12:15	CC/CC	GVM
				CK1508 1000.00 NSF			
				01/09/04	12:15	TA/ D19	SYS
				01/09/04	12:15	CS/42	GVM
				01/12/04	07:28	TA/D0	KIM
				01/12/04	09:06	RM/CC	HUE
				YOU DID NOT FOLLOW MGR DIRECTIONS			
				01/12/04	09:07	SR/CC	HUE
				YOU HAVE UNTIL FRIDAY TO MK GOOD OR IT WILL BE ASSIGNED.			
				01/12/04	13:55	PB/LM	HUE
				P1 LM W VM ... I CALL THIS ACCOUNT EVERYDAY FOLLOWING THE CHK WHAT DO U MEAN ..DR			
				01/21/04	08:30	SR/SR	CERT FUNDS ONLY ERC
				01/21/04	16:05	PB/NA	DAR
				02/11/04	15:10	SR/SR	KIM

No contact
rec'd
mgr approved

001050

FACT SHEET

CRS #: Q83571
 Name: DELTA FLORAL
 Address: 241 EAST MAIN
 City/State: DELTA, UT 84624
 Phone #1: (435) 864-2260
 Phone #2: (435) 864-4088
 Soc Sec No: 000-00-0000
 Contact: SUSAN/EDWARD JOHNSON

Status: 30 BANKRUPTCY
 Coll Unit: L91 CHARLETTE PETKOVICH
 Date Last: 05/01/02
 Activity Code: B3 BKT CHPTR 13

E-Mail

WebSite

Old M&M #	Last:	First:
KCourtCost	0.00	ArbitrateDte 00/00/00
KSF OfferAmt	12000.00	OfferDate 12/31/03
KLgl Mgmt Fee	0.00	Lgl ContRate
NCO Fax #	(000) 000-0000	

Client #: D17221-1
 ENSIGN WHOLESALE FLORAL
 Acct #:
 Regarding: 200 MGMT FEE
 Amt Refered: 30047.90
 Current Bal: 30047.90
 Comm Rate: 40.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 04/16/03
 ***** RETURNED *****

=====

SUIT FILED

=====

KAMAS, UT

=====

ZIONS FIRST NATL BK

=====

225.00

----- PAYMENTS -----				----- TRANSACTIONS -----				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	ID
06/07/04	-425.00	RR 32L91	100.0%	04/16/03	15:55	MM/MT		SLM
06/07/04	200.00	MF 31L91	100.0%				HOME NUMBER IS 435.864.4088. CLIENT	
06/07/04	225.00	RR 36L91	100.0%				HAS SIGNED PERSONAL GUARANTEE.	
05/11/04	-200.00	MF 31L73	100.0%	04/17/03	07:28	RN/4	04-17-03	DMQ
05/10/04	-225.00	FS 33L73	100.0%	04/17/03	07:28	CC/CC	REQ EXPER	DMQ
05/07/04	425.00	1C 33L73	100.0%	04/17/03	07:29	FD/NL		DMQ
04/21/04	425.00	LE 32L74	100.0%	04/17/03	10:47	PB/NA		DMQ
01/09/04	12000.00	87AA1	100.0%				POB NA..MANY RINGS	
08/25/03	12000.00	16D79	30.00%	04/17/03	10:47	FD/NL		DMQ
08/25/03 NRF	12000.00	LE 13D79	30.00%	04/17/03	10:48	TC/CC		DMQ
08/25/03	12000.00	1C 88AA1100.00%					CALL CLI NA MANY RINGS	
09/03/03	12000.00	FS 87AA1100.00%		04/17/03	10:49	TC/CC		DMQ
11/30/03	12000.00	MF 16D79	30.00%				CALL CLI-VERI FILE..PREV CUST..SD	
11/30/03 NRF	12000.00	RR 13D79	30.00%				PAYS POORLY..CKS BOUNCE..HAVE CRE	
11/30/03	12000.00	MF 88AA1100.00%					APPL AND PG AND CK COPIES..LAST	

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Q83571 DELTA FLORAL

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PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT---- IE
LAUGH AT HER, ADV THIS IS IT, NO MORE CHANCES							
				11/26/03	13:12	CC/CC	DM
SUBMIT CK HOLD-DEBTR MAY SEND CERT FUNDS ON FRIDAY FROM BANK..WL CI AND LM ON MY VCML..RE-INPUT MONDAY IF NO MSSG							
				11/26/03	13:13	BK/CP	DM
ON 12-05-03 FOR 12000.00 1731							
				11/26/03	13:16	CS/48	HU
11/26/03 13:18 BK/CP							
ON 12-01-03 FOR 12000.00 1731							
				12/01/03	09:55	CS/92	DAI
12/01/03 11:01 CS/10							
12/01/03 13:20 DC/TD							
SUSAN CI-DID NOT TAKE LOAN, SD DECIDED TO GET ON JAN 2-3RD, MUCH LOWER RATE AND WILL BE ABLE TO GET MORE MONEY, I ADV THIS IS IT-THIS CK MUST BE GOOD OR MADE GOOD BY 12-15 VIA CERT FUNDS..SHE MEETS WITH HER BROTHER ON 12-8 HE IS VERY RICH-BUT SHE EMBARRASSED, ADV IF NOT NOW-THEN SUIT AND BIF PER CLI..WL TALK AND GIVE WIRE AND OVERNIGHT INFO EEW							
				12/04/03	11:21	PB/LM	DMQ
POB LM MAN SD NI YET							
				12/04/03	14:00	DC/TD	DMQ
RSP CI BANK CALLED HER CK WAS RET-WE KNEW THIS WAS POS, SHE MEETS W BRO ON MONDAY PM, UNK IF HE HAS 12K AVAIL IMMED OR IF WILL TAKE DAY OR TWO..SD BANK DID NOTIFY HER THAT MAY GET LOAN B4 1ST, THIS WAS DELAYED TO GET MOER FUNDS AND LESS INTEREST, SHE WL ADV TUE AM							
				12/09/03	15:52	RM/CC	SLM
HAVE YOU HEARD FROM DEBTOR. CLIENT NEEDS STAT. PLEASE HELP. THANKS							
				12/09/03	15:52	RM/CC	SLM
VERY MUCH. JEN							
				12/09/03	16:47	PB/TD	DMQ
POB TT SUSAN HER BRO LOANING MONEY-SHOULD HAVE IDEA WHEN GETTING TOMMAR OW..I WL HAVE HER SEND DIRECT TO CLI							
				12/09/03	16:48	CS/48	DMQ
\$ to Client							
				12/10/03	14:13	RM/CC	SLM
SINCE THIS CHECK HASNT BOUNCED YET, PLEASE MAKE SURE WE DONT SEND							
				12/10/03	14:13	RM/CC	SLM
MONEY TO THE CLIENT ON THE 15TH. THX							
						JEN	
				12/11/03	10:57	CC/CC	GVM

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Q83571 DELTA FLORAL

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PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----
				CK1731	12000.00	NSF	
				12/11/03	10:57	CC/CC	GV
						CK1731 12000.00 NSF CAN NOT REDIP..	
						ONLY COPY OF CHK CAME BACK	
				12/11/03	10:57	CS/ 0	GV
				12/11/03	10:57	TA/D79	SY
				12/11/03	10:57	CS/32	GV
				12/11/03	11:27	DC/TD	DM
						RSP SUSAN CI, HER BRO GOES TO HIS	
						CO TOMORROW, HE WILL GET LOAN FROM	
						HIS 401 K FOR 12K, IT WILL TAKE 2	
						WEEKS, DV EOM, WILL TALK TUE	
				12/11/03	11:28	TC/CC	DM
						CALL CLI-W JEN, EXPL SIT..ADV OF	
						EOM AND PYMNT DIRECT TO CLIENT	
				12/12/03	09:15	TA/D0	KI
				12/18/03	13:35	PB/TD	DM
						POB TT RSP, SD STILL LOOKING AT EOM	
						HOPEFULLY	
				12/23/03	14:11	CS/59	DM
				12/23/03	14:12	PB/TD	DM
						POB TT RSP-NO WORD,	
				12/29/03	15:10	PB/CC	DM
						POB BUSY 2 TIMES	
				12/29/03	16:19	PB/NM	DM
						POB TT RSP WL CL WED AM, SHE IN	
				12/31/03	14:02	PB/TD	DM
						POB TT RSP, SD WILL TT BRO TOMORROW	
						AND CALL 7AM HER TIME MONDAY WITH	
						CK NUMBER	
<i>Redip Per max contacts with debitor</i>				01/02/04	09:28	CC/CC	DM
						REDIP NSF PER MGMTN	
				01/02/04	09:28	BK/RP	DM
						ON 01-02-04 FOR 12000.00 1731	
				01/02/04	09:28	CS/32	DM
				01/02/04	09:28	CC/CC	DM
						BANK ZIONS FIRST NATL BK AT 435-783-	
						6256 ACCT	
				01/02/04	16:49	DC/LM	DM
						RSP CI LMR VCML ..SD HER HZ SDD NOT	
						TO PUT CK THRU, BRO SD WAIT COUPLE	
						DAYS WILL HAVE MONEY	
				01/05/04	10:28	DC/TD	DM
						RSP CI, UPSET CK WENT THRU-SD CLLED	
						TO ADV NOT TO PUT IN..SD CK FROM	
						BRO IS COMING OUT 1-10 WL HAVE 1-13	
				01/08/04	11:49	FD/NL	DM
				01/08/04	11:50	PB/NM POB NM LFT	DM
				01/08/04	11:50	CC/CC	DM
						RESET FOR PM CALL, TO VERI FUNDS	
				01/09/04	14:46	CC/CC	GVM
						CK1731 12000.00 NSF PAYMENT STOPPED	
				01/09/04	14:46	TA/D79	SYS
				01/09/04	14:47	CS/48	GVM

001135

FACT SHEET

CRS #: S47717
 Name: DANNER TILE
 Address: 1358 HOMERSTEAD LANE
 City/State: HAYWARD, CA 94545
 Phone #1: (510) 264-0205
 Phone #2: (510) 755-1002
 Soc Sec No: 000-00-0000
 Contact: BARRY/CHRIS DANNER

Status: 41 PAID IN FULL
 Coll Unit: D79 KIM MARLOW
 Date Last: 09/05/03
 Activity Code: PF PAID IN FULL

E-Mail

WebSite

Old M&M #	Last:	First:
KCourtCost	0.00	ArbitrateDte 00/00/00
KSF OfferAmt	3022.45	SF OfferDate 00/00/00
KLgl. Mgmt Fee	0.00	Lgl ContRate
NCO Fax #	(000) 000-0000	

Client #: D51151-C
 ADP/TOTALPAY/AUTOPAY
 Acct #: 04-EHV
 Regarding:
 Amt Refered: 3778.06
 Current Bal: 0.00
 Comm Rate: 20.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 09/22/03
 ***** RETURNED *****

ROD-NEW PARTNER

ELK GROVE, CA

CHRIS CELL 510-773-7823
 CELL BARRY 510-755-1002 DISC
 FAX 510-784-9865 WIFE LOUISE
 NSF CK 3480 3022.45
 WASHINGTON MUTUAL BK

NSF CK 3480 3778.06
 WASHINGTON MUTUAL BANK
 ELK GROVE, CA

PAYMENTS				TRANSACTIONS					
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT		ID
05/29/04	3778.06	EC 16D79	20.0%	09/23/03	07:50	RN/4	09-23-03	DMC	
01/09/04	3778.06	87AA1	100.0%	09/23/03	07:50	CC/CC	RESET TOO EARLY	DMC	
12/31/03	3778.06	88AA1	100.0%	09/23/03	07:50	FD/NL		DMC	
12/31/03	NSF	3778.06	EC 13D79	20.0%	09/23/03	07:51	FD/NL		DMC
12/31/03	3778.06	EC 16D79	20.0%	09/23/03	07:51	CC/CC		DMC	
12/11/03	3778.06	87AA1	100.0%	FD GV CO SM ADDR DIF PH					
11/30/03	3778.06	88AA1	100.0%	09/23/03	13:18	PB/CC	POB BUSY	DMC	
11/30/03	3778.06	EC 13D79	20.0%	09/23/03	13:18	FD/NL		DMC	
09/30/03	3022.45	EC 16D79	20.00%	09/23/03	13:19	CC/CC		DMC	
09/30/03	NSF	3022.45	13D79	20.00%	WWW-SOS NL FOUND FOR DANNER TILE				
09/30/03	3022.45	88AA1	100.00%	09/23/03	13:22	CC/CC	CL SLS NA	DMQ	
10/08/03	3022.45	EC 87AA1	100.00%	09/23/03	13:22	CC/CC		DMQ	
10/08/03	3022.45	EC 16D79	20.00%	SENT MSG TO SC 1224 FOR 09-23-03					
10/08/03	NSF	3022.45	13D79	20.00%	CLI 51151, DEBTR S47717 DO WE HAVE B				
10/08/03	3022.45	88AA1	100.00%	U, MULT IS SAME CLIENT					

001143

S47717 DANNER TILE

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S47717 DANNER TILE

Page 7

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----
				11/25/03	14:22	PB/CC	POB 1002 AND 9865 REC AND FAX NM, CL 7823-REC, 0205 REC NM
				11/25/03	14:25	CC/CC	CL RES BUSY OUT, CL BACK DISC 9865
				11/25/03	14:43	PB/LM	POB 0205 LMR, CL BARRY CELL 1002- LMR, CHRIS CELL 7823..
				11/25/03	14:46	PB/TD	POB TT CHRIS ADV OF CK FOR 12-1 IF PROBLEM MUST CALL, BY TOMMARROW
				12/01/03	08:08	CS/48	
				12/01/03	11:20	PF/ET	
				12/01/03	11:20	CC/CC	ACTIVITY AD - CBR2738476
				12/01/03	11:20	CC/CC	RETURN D51151C-04-EHV
				12/04/03	11:08	CC/CC	BANK DOES NOT VERI
				12/04/03	11:10	CC/CC	CL CELL 755-1002 DISC, 0205 REC, 7823-LMR CHRIS VCML,
				12/11/03	10:46	CC/CC	CK3480 3778.06 NSF
				12/11/03	10:46	CS/ 0	
				12/11/03	10:46	TA/D79	
				12/11/03	10:46	CS/41	
				12/11/03	12:39	CC/CC	POB 0205 REC NM
				12/11/03	12:42	CC/CC	DMQ
							RES 9865 REC ID BUSI
				12/12/03	07:41	TA/D0	
				12/16/03	13:15	PB/TD	
POB 0205 TT CHRIS SD STILL WAITING ON MONEY FROM SCHOOL DIST, SD ANOTHE R CONTRACTOR PUT FALSE LIEN ON JOB, IS CAUSING DELAYS..SD BARRY HANDLES ALL CO FINANCES FOR BUSI, LM FOR BARRY IN 830-9PM EST							
				12/16/03	13:18	CS/59	
				12/16/03	13:19	CC/CC	
							ACTIVITY PF D51151C-04-EHV
				12/29/03	13:48	PB/NM	
							POB BUSY 3 TIMES 0205, CL CHRIS CELL 7823 LMR, RES 9865..VCML NM
				12/29/03	16:57	PB/LM	POB 0205 LMR
				12/30/03	12:30	PB/NM	CL RES 9865 REC NM, POB 0205 REC NM, CHRIS CELL 7823 REC NM
				12/30/03	15:47	CC/CC	
							RES REC, CHRIS CELL REC LMTCO, POB 0205 LMR
				12/31/03	11:01	PB/LM	

Showed off
 pulled 12/31/03

001145

S47717 DANNER TILE

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FACT SHEET

CRS #: R37499
 Name: J & R PRINTING OF STATEN ISLAN
 Address: 1234 CASTLETON AVE
 City/State: STATEN ISLAND, NY 10310
 Phone #1: (917) 348-6999
 Phone #2: (718) 980-1281
 Soc Sec No: 000-00-0000
 Contact: PETER SAVINO

Status: 13 UNCOLLECTABLE
 Coll Unit: F25 LETTER SERIES
 Date Last: 12/01/02
 Activity Code: NU ACTIVE DEBTOR

E-Mail 08

WebSite 01

Old M&M # Last: 033004

KCourtCost	0.00	ArbitrateDte	00/00/00
KSF OfferAmt	0.00	OfferDate	00/00/00
KLgl Mgmt Fee	0.00	Lgl ContRate	
NCO Fax #	(000) 000-0000		

Client #: D48062-C
 BRADLEY GRAPHIC SOLUTIONS
 Acct #:
 Regarding:
 Amt Refered: 4102.86
 Current Bal: 4102.86
 Comm Rate: 33.300%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 06/06/03
 ***** RETURNED *****

RANDI L PRESWORSKY MGR 3905188
 RANDI RES IS 718-980-1281
 ALT 718-984-3537 POS RSP
 POS REL FOR RANDI 7185752812
 DEBTR IS CLI S50044 FAIRBNKS
 NSF 1366.86 CK 1724

VICTORY STATE BANK
 OAKWOOD, NY
 CLI PLCED S50044

PAYMENTS

--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	ID
01/08/04	1366.86	87AA1	100.0%	06/06/03	11:33	MM/MT		SLM
12/31/03	1366.86	88AA1	100.0%				CLIENT RAN DEBTOR CREDIT CARD AND IT	
12/31/03 <i>NSF</i>	1366.86	EC 13D79	33.3%				WAS DECLINED 4 TIMES. THAT'S WHY SHE	
12/31/03	1366.86	EC 16D79	33.3%				PLACED IT FOR COLLECTIONS.	
12/03/03	1366.86	87AA1	100.0%	06/09/03	08:09	PB/CC		BAY
11/26/03	1366.86	88AA1	100.0%				VERIFIED GOOD PHONE	
11/26/03 <i>NSF</i>	1366.86	EC 13D79	33.3%	06/09/03	08:11	CX/CX		BAY
11/26/03	1366.86	EC 16D79	33.3%				ADDRESS LINE 1 3838 RICHMOND AVE	
06/12/03	1000.00	EC 16D72	33.30%				CITY STATEN ISLAND, STATE NY, ZIP	
06/12/03 <i>NSF</i>	1000.00	EC 13D72	33.30%				10312-3838 IS OWNED BY DTR CO.....	
06/12/03	1000.00	88AA1	100.00%				UNABLE TO IDENTIFY SOS OR UCC FILING	
06/20/03	1000.00	87AA1	100.00%				S.....	
07/31/03	1368.00	EC 16D79	33.30%	06/09/03	08:13	SS/SS		
07/31/03 <i>NSF</i>	1368.00	EC 13D79	33.30%				T NY SOS 518-473-2492 HAVE TO CALL	
07/31/03	1368.00	88AA1	100.00%	900				

*multi
NSF*

001158

R37499 J & R PRINTING OF STATEN ISLAN

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PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	ID
				POB DID TT RANDI-SD NO MONEY-PUT ON HOLD..GOT DISC				
10/08/03	14:23	CS/48						LAN
10/08/03	14:23	SR/CC						LAN
				PER MANAGER HOLD FOR VERIFICATION				
10/16/03	15:34	PB/LM						DMQ
		POB LM REC ID BUSI						
10/17/03	14:20	PB/CC	POB 5190 T DISC				DMQ	
10/17/03	14:21	CC/CC					DMQ	
		CL 3391..CHG TO 718-390-5190						
10/20/03	16:15	PB/CC	POB T DISC				DMQ	
10/20/03	16:39	RM/CC					SLN	
		TRY THIS NUMBER...718.980.1281. THAN KS. JEN						
10/21/03	08:32	PB/CC					DMQ	
		POB 390-5190 T DISC..CALL 718-980-1281..PRIV MGR						
10/21/03	08:33	CC/CC					DMQ	
		TT SLS SD 1281 IS RANDI HOME NUMBER						
10/21/03	12:08	BK/CP					DMQ	
		ON 11-30-03 FOR 1366.86 1724						
10/21/03	12:08	CC/CC					DMQ	
		DATE PST DATE TO NOV UNTIL VERI						
10/21/03	13:28	CC/CC					DMQ	
		VIEW MULT-TT RANDI-STILL AT HOME-NO ONE IN OFFICE						
10/24/03	14:40	CS/92					DMQ	
10/29/03	15:54	TC/CC	RESET				DMQ	
11/10/03	16:26	CC/CC					DMQ	
		DISC-CK CLI DBTR ACCT-FAIRBANKS						
		STILL NOT ABLE REACH CLI						
11/11/03	09:17	CS/48					LAN	
11/14/03	09:17	CC/CC	WP-7189843391				DMQ	
11/14/03	09:17	CC/CC					DMQ	
		C1-2-RSP PROM 2K CC						
11/14/03	09:19	PB/CC					DMQ	
		POB T DISC 5190, RES 1281 PRI MGR						
		REC SD CONNECTING TO ANSWER SYS-BUT NOTH						
11/17/03	08:11	BK/CP					DMQ	
		ON 12-30-03 FOR 1366.86 1724						
11/17/03	08:12	CC/CC					DMQ	
		DID DATE CHG ON CK UNTILL REACH DEBTR						
11/17/03	11:02	RM/CC					LAN	
		PLEASE MOVE CHECK TO 11 30 03 THANKS						
11/21/03	16:17	PB/CC					DMQ	
		POB 5190 T DISC, 1281 PRIV MGR ..						
11/21/03	16:17	CS/92					DMQ	
11/24/03	17:04	CC/CC					DMQ	
		REVIEW NOTES MULT COLL TT OWNER..SD CLOSE OTHER ACCT,,RANDI WAS NOT AUTH TO PLACE-NOT DELINQ, CLI RCVD CK FROM THEM..SO CK ON THIS ACCT						

Due
Change Date of
Check No
Contact

001159

R37499 J & R PRINTING OF STATEN ISLAN

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PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	ID
					DATED 11-30 SHOULD BE GOOD			
11/24/03	17:04	BK/CP		11/24/03	17:04	BK/CP		DM
		ON 11-30-03 FOR 1366.86 1724						
11/24/03	17:05	CC/CC		11/24/03	17:05	CC/CC		DM
		CALL RANDI, PRIV MGR-UNABLE BREAK						
		THRU, POB 5190 DISC						
11/24/03	17:05	CC/CC		11/24/03	17:05	CC/CC		DM
		CL 917-348-6999 BUSY OUT						
11/25/03	10:33	PB/CC		11/25/03	10:33	PB/CC		DM
		POB 917-348-6999 TT RSP,, SD PUT CK						
		THRU SEE WHAT HAPPENS SD CO IN						
		PROCESS OF CXLOSING, TRYING TO GET						
11/26/03	08:06	BK/CP		11/26/03	08:06	BK/CP		DM
		ON 11-26-03 FOR 1366.86 1724						
12/03/03	12:50	CC/CC		12/03/03	12:50	CC/CC		GV.
		CK1724 1366.86 NSF						
12/03/03	12:50	CS/ 0		12/03/03	12:50	CS/ 0		GV.
12/03/03	12:50	TA/D79		12/03/03	12:50	TA/D79		SY.
12/03/03	12:50	CS/48		12/03/03	12:50	CS/48		GV.
12/03/03	14:34	RM/CC		12/03/03	14:34	RM/CC		SL.
		WHAT HAPPENS NOW. JEN						
12/04/03	07:47	TA/D0		12/04/03	07:47	TA/D0		KII
12/04/03	11:40	PB/CC		12/04/03	11:40	PB/CC		DMC
		CALL 917-348-6999 LMR VCML						
12/08/03	10:08	PB/CC		12/08/03	10:08	PB/CC		DMC
		CL 917-348-6999 LMR						
12/10/03	15:21	CS/59		12/10/03	15:21	CS/59		DMC
12/10/03	15:21	CC/CC		12/10/03	15:21	CC/CC	HP-7183905190	DMC
12/10/03	15:21	CC/CC		12/10/03	15:21	CC/CC		DMC
		CL 718-390-5190 DISC						
12/10/03	15:22	CC/CC		12/10/03	15:22	CC/CC	CL 6999 VCML NM	DMC
12/10/03	15:22	RN/3		12/10/03	15:22	RN/3	12-10-03	DMC
12/11/03	00:31	SN/3		12/11/03	00:31	SN/3		DMC
12/11/03	10:07	PB/LM		12/11/03	10:07	PB/LM		DMC
		POB LMR 6999 VCML.NM LFT, CALL 1281.						
		..PRIV MGR						
12/11/03	14:18	PB/LM		12/11/03	14:18	PB/LM		DMC
		POB LMR VCML RSP						
12/16/03	16:19	PB/LM		12/16/03	16:19	PB/LM	POB LMR BVCM	DMC
12/19/03	13:12	PB/LM		12/19/03	13:12	PB/LM		DMC
		POB LMR VCML RSP						
12/19/03	13:12	CC/CC		12/19/03	13:12	CC/CC		DMC
		ACTIVITY AD D48062C-						
12/19/03	13:12	CC/CC		12/19/03	13:12	CC/CC		DMC
		ROLLL FILE MAINT						
12/20/03	11:38	CS/75		12/20/03	11:38	CS/75		ERC
12/20/03	11:38	CC/CC		12/20/03	11:38	CC/CC		ERC
		ACTIVITY XE D48062C-						
12/20/03	11:38	TA/D79		12/20/03	11:38	TA/D79		ERC
12/22/03	09:28	PB/GC		12/22/03	09:28	PB/GC	RSPS VM NO LW	SBS
12/22/03	09:28	CS/10		12/22/03	09:28	CS/10		SBS
12/22/03	09:28	CC/CC		12/22/03	09:28	CC/CC		SBS
		ACTIVITY NU D48062C-						
12/29/03	13:46	CC/CC		12/29/03	13:46	CC/CC		DMQ

No
 Depth
 See what
 happens
 of checks
 been shown pulled

001160

R37499 J & R PRINTING OF STATEN ISLAN

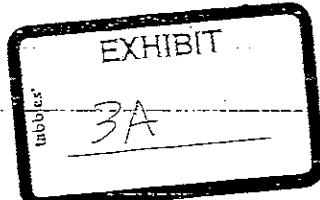
Page 10

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT---- ID
PER MGMNT, REINPUT NSF DATED 1-2-04							
12/29/03	14:03	TA/D1					ER
12/29/03	14:06	BK/RP					DM
		ON 01-02-04 FOR 1366.86 1724					
12/29/03	14:06	CS/25					DM
12/29/03	14:06	CC/CC					DM
		BANK VICTORY STATE BANK AT 718-979-1					
		100 ACCT					
12/29/03	14:07	CC/CC					DM
		REDIP NSF PER MGNMNT					
12/29/03	14:07	PB/NG					DM
		POB 917-348-6999 NIS					
01/08/04	13:43	CC/CC					GVI
		CK1724 1366.86 NSF ACCT CLOSED..					
		2007454					
01/08/04	13:43	TA/D79					SYS
01/08/04	13:43	CS/48					GVI
01/09/04	07:43	TA/D0					KIR
01/12/04	10:06	PB/NG					DM
		POB 917-348-6999 DISC					
01/12/04	10:06	CC/CC					DM
		ACTIVITY AD D48062C-					
01/12/04	10:06	CC/CC					DM
		ROLLL FILE MAINT					
01/13/04	16:36	CC/CC					HUE
		ACTIVITY XE D48062C-					
01/13/04	16:36	TA/D79					HUE
01/14/04	15:44	TA/D15					HUE
01/15/04	09:04	PB/GC					COE
		TRIED PH1 AND PH2 AND RES NMBR 1					
		AND ALT RES ALL DISCO..LAST POS RES					
		FOR RANDI JUST RANG..					
02/13/04	15:43	MR/SK SET MAIL RETURN					SYS
02/13/04	15:43	CS/59					SYS
02/17/04	10:57	PC/LM					COE
		LFT MSG ON JOANNE VM					
02/17/04	12:34	CC/CC					COE
		ACTIVITY NU D48062C-					
02/17/04	12:35	CP/GC					COB
		JOANNE PH AND SD NO MONIES AND					
		NOTHING..					
02/17/04	12:44	CS/39					COB
02/20/04	16:01	CS/75					MAD
02/20/04	16:01	CC/CC					MAD
		ACTIVITY XE D48062C-					
02/20/04	16:01	TA/ D2					MAD
02/22/04	16:39	TA/ F91					LND
03/17/04	09:19	TA/ F88					JSS
03/29/04	16:49	II/SC					KRG
		USED Q GOT PHO FOR CO BLUE BOY					
		CORP AT THIS ADDRESS--THEY ANSWERED					
		SAID DEBTOR CO BEEN GONE AND OOB					
		FOR A FEW MONTHS.					
03/29/04	16:50	CS/10					KRG

001181

Exhibit T

01/21/2004 15:46 FAX



NCO Financial Systems, Inc.

Commercial Services Division
802 Silver Lake Blvd.
Dover, DE 19904
(302) 735-4891, 800-788-1007 (Voice)
(302) 735-1835 (Fax)
sales.dover@ncoigroup.com

Fax

To:	Kathy Obenshain	From:	Dave McQuisten
Fax:		Date:	1/21/04
Phone:		Pages	2, including cover
Re:	See attached		

Urgent For Review Please Comment Please Reply Please Recycle

000089

01/21/2004 15:47 FAX

002

NCO Financial Systems, Inc.®

Commercial Services



Kathy Obenshain,

Per your request, the following is a summary of the phone conversation this morning with Ted Fox.

In conversations with debtors requesting a check not be deposited, have resulted in the check not being 'pulled', per manager direction.

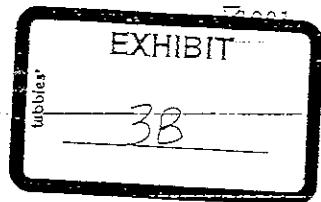
Checks that have been returned NSF, have been directed to be 'put back on'. Attempts to contact the debtor have and have not happened.

We, as a group, have at times been told 'no checks are being pulled', which led to no attempt to pull or change check dates, knowing they would possibly be returned. HOLD check request or deletions have gone unsigned in some cases.

This has been a 'semi' practice for some time, and I only have started notating the accounts in my que, the last few months.

000090

01/21/2004 15:36 FAX



NCO Financial Systems, Inc.

Commercial Services Division

802 Silver Lake Blvd.

Dover, DE 19904

(302) 735-4891, 800-788-1007 (Voice)

(302) 735-1835 (Fax)

sales.dover@nco-group.com

Fax

To: Kathy Obenshain

From: Mark LeFevre

Fax:

Date: 1/21/04

Phone:

Pages: 2, including cover

Ref: See attached

Urgent **For Review** **Please Comment** **Please Reply** **Please Recycle**

000091

01/21/2004 15:36 FAX

002



NCO Financial Systems, Inc.
Commercial Services Division
802 Silver Lake Blvd.
Dover, DE 19904
(302) 735-4891, 800-788-1207 (Voice)
(302) 735-4393 (Fax)

RE: _____
Ref Number: _____

Comments:

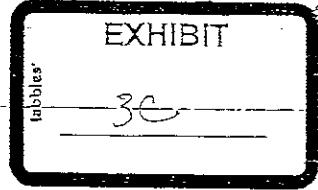
Per our conversation;

It has been branch policy to ran
checks that we were asked not to by
doctors, I.E. "We are not putting Any checks
OFF the system"

Additionally checks have been redipped
with no hope of clearing and also re-created (again)
in the computer.

M.L.D.

01/21/2004 16:08 FAX



NCO Financial Systems, Inc.

Commercial Services Division

802 Silver Lake Blvd.

Dover, DE 19904

(302) 735-4891, 800-788-1007 (Voice)

(302) 735-1835 (Fax)

sales.dover@nco-group.com

Fax

To:	Kathy Obenshain	From:	Brad Reavis
Fax:	504-837-3230	Date:	1/21/04
Phone:		Pages	2, including cover
Re:	See attached		

Urgent For Review Please Comment Please Reply Please Recycle

000093

01/21/2004 16:08 FAX

002/002

I SPOKE TO TED AND KATHY AND ADVISED BOTH OF THEM THAT WE WERE ENCOURAGED BY OUR MANAGER TO LOOK AT OUR NSF'S THAT BOUNCED DURING THE PAST MONTH TO REDPOSIT AT 20% AND IN ONE CASE RECHARGE FOR A LIND FEE.

000094

01/22/2004 16:51 FAX 3027351635

NCO ACCOUNTING

Kathy O

001



EXHIBIT

3D

NCO Financial Systems, Inc.

Commercial Services Division

802 Silverlake Blvd., Ste 200

Dover, DE 19904

(302) 735-4891 800-788-1007 (Voice)

(302) 735-1635 (Fax)

Mail Payments To:

P.O. Box 41593

Philadelphia, PA 19101

Overnight Payments To:

507 Prudential Road

Department 23

Horsham, PA 19044

Fax

To: Kathy Obenshain

From: Kim Marlow (Acting GCM)

Fax:

Date:

Phone:

Pages

Re:

Urgent For Review Please Comment Please Reply Please Recycle

000095

01/22/2004 16:51 FAX 3027351635

NCO ACCOUNTING

→ Kathy O

002

January 22, 2004

To: Ted Fox
Cc: Kathy Obenshain

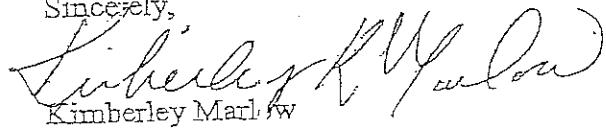
Per our conversation about policy & procedure, the directive that we were given by our manager (Valerie Hue) about NSF checks is as follows.

On a monthly basis we were given the directive to run checks that we knew were not going to clear the bank. We were directed to pull cash journals and put the checks back on that were from the previous months. Then we pulled each collector in one by one and discussed the checks that were to be run and the level of comfort of them clearing. On some occasions even the checks that the collectors stated that would not clear or verify would still be run by directive of Valerie Hue. Especially if we were relatively close to hitting our EOM number given to corporate.

I know for a fact that collectors have asked for some checks to be pulled at the end of the month because they knew that they would not clear. She (Val) stated that she had a directive from Kathy Obenshain that "we are not pulling any checks off the system and to make this happen". Collectors have complained several times about having to put on bad checks at the end of the month that they knew would not clear and would put them at a negative at the beginning of the following month.

Last month before Valerie left for vacation she gave the directive to Eric Shaw (Mid Balance Manager) and handed him all the cash journals of the collectors that she found multiple NSF's on and told him to "GET THEM ALL ON". I know this because we were in our morning managers meeting and she had also given me administrative directives in her absence, which did not have anything to do with the above.

Sincecely,


Kimberley Marl

000096

01/22/2004 16:03 FAX 3027354891

NCO Group

EXHIBIT

3E



NCO Financial Systems, Inc.

Commercial Services Division

802 Silver Lake Blvd.

Dover, DE 19904

(302) 735-4891, 800-788-1007 (Voice)

(302) 735-1835 (Fax)

sales.dover@nco.com

Fax

To: Kathy ~ Michelle

From: Eric Shaw

Fax: 504-837-3230

Date: 1/22/04

Phone:

Pages: 2, including cover

Re: See attached

Urgent For Review Please Comment Please Reply Please Recycle

000097

To: Ted Rox
Kathy Obenshain

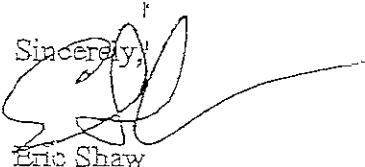
Date: January 22, 2004

You have asked me to explain to you the incidents that occurred toward the end of the month of December 2003. I was given a directive by Valerie Hue, to acquire a list of all NSF checks to review with the large & super mid collectors. I was to advise her of how much net fee was available in non-sufficient funds checks. I was then instructed to review with each individual collector the status of their non-sufficient funds checks, for the purpose of locating additional fees we could add on to the end of the month figures.

After reviewing with each collector, I was instructed by Valerie Hue to inform the collectors to re-input the checks into the system. Normally she would have handled this herself, which she has done in the passed months with Large Balance, but she was out of the office and this fell upon me to do. This practice was, as I found out from reviewing with each collector, was the norm, they were just surprised that 'I' was doing this, since she normally handled it herself. Each collector I spoke with in Large Balance seemed to know the end of the month routine.

In reviewing the checks with the collectors, there were some judgments made for some of the checks not to run do to stop payments, and/or too many NSF's in some cases. I myself did not allow those to run. I gave Michael Scher, a list of these checks that were entered and not entered into the system, as I did keep a record. You ask me what happened at the end of December, this practice has been going on for as long as I can remember, even as a collector, from passed managers, I went through the same routine, and was instructed to put on checks the same way.

In addition, I have had collectors complain to me, regarding check they desired to pull because they were insufficient, but were unable to, because they had been told by Valerie Hue they could not pull them. This was even prior to checks being printed. I can only go on the direction of my manager, as she was my superior.

Sincerely,

Eric Shaw

ES/jlb

000098

Exhibit U

Memo for Record

To: Josh Ginden
Steve Leckerman
Dina Loft

From: Kathy Obenshain

Date: January 22, 2004

Re: Dover DCI Investigation

We determined yesterday that an inordinate amount of NSF's from Dec 03 were a result of previously returned DCI's recreated by the collectors without the permission of the debtor and redeposits that were run by producers and managers without talking to the debtor or making any attempt to verify funds with the bank. My review also uncovered one collector, Matt Lane, altering check amounts on DCI's without the permission of the debtor. Through a preliminary investigation with the GCM, Valerie Hue, I was told that Eric Shaw the Mid Balance manager had gone over the NSF's from November fee production not yet recovered and asked the collectors "will the money be there" based on their answers yes or no he told them to recreate the DCIs and put the money back on. We decided this is fraudulent behavior, discussed the issue with Steve Leckerman and demoted him from management to producer. Matt Lane has been terminated.

Today Ted Fox and I started conducting an independent investigation interviewing producers in Dover, who stated that they were advised by management to recreate DCIs without talking to debtors, redeposit checks without verification of funds and not pull checks at EOM even if told that no funds were available by the debtor. Most of them have made written statements confirming these facts. Pending completion of this investigation we have suspended Valerie Hue anticipating termination.

New Policies:

- a. No redeposits will be allowed for checks greater than 5k without written permission from Kathy Obenshain sent directly to Horsham.
- b. No DCI will be allowed by telephone in the commercial division. A DCI form will be faxed to the debtor, the debtor will sign the form and fax back a copy of the check along with the signed form. All DCI information will be input by, an Administrative Assistant or designated manager, but not a producer. All DCI copies will be maintained in a secure location at the Branch on a daily basis, month by month, which will clearly provide us with a method for verification at eom.

Example DCI's

S34627, S13617, P95383, R47590, S34627, S13617

Cc: Ted Fox

Enclosure

Exhibit V

EXHIBIT

11
FEB 1 2006
Genevieve H. Ritter, RPR
Delmarva Reporting

Jan 4/05

belly dance

From: "belly dance" <bellydance12@msn.com>
 To: <steve.leckerman@nicogroup.com>
 Cc: <ted.tor@nicogroup.com>
 Sent: Thursday, January 22, 2004 9:28 AM
 Subject: Valeria Hué

Dear Mr. Leckerman,

First, let me thank you for speaking to me this morning. I am stating for the records that I have not committed fraud nor, was my intent to commit fraud.

1/21. I was placed on suspension with pay due to 2 concerns: Not pulling checks and recreating dci on redips

Not pulling checks: I, as well as my mgt staff were given directives by Kathy on some months not to pull any checks. She would state they need to start working supp right away, I remember this being directed either June or July. This directive was given many different times during my 2 yrs as GCM. When a collector has asked me to pull or move check into next month. I look at where the producer is mt'd. Is he sand bagging? Usually that is the case. I wouldn't tell the producer he is sand bagging but, no to his request. There has been hundreds of times when I have pulled check with out the producers okay because of stop pay, etc.

Recreating DCI redips: We had a policy under Phil Weaver that all checks were redipped 2 times automatically. When that policy went away it was mgt discretion on redipping checks. I have a redip policy in my branch with a form that the producer fills out. This form asks for verification method and once it is signed then it is redipped. If that form isn't filled out then it wasn't approved.

My manager, under my direction went to the producers with cash journal in December and discussed if we could redip any checks. The same paper work had to be completed however, I did notice numerous checks were redipped without the form being signed after I returned from vacation. Yes, I should have given Eric clearer direction. The managers and producers always talked tog ether about this. I never advised any producer they HAD to redip a check if we knew there was no chance to recover. If the banks won't verify which is 80% of the time then the decision is made based on that collector gut and discussion with the debtors.

In the beginning mgt were given a directive from upper management that on redipping dci we would have to recreate them with the same check number. I believe there are emails to that effect. That directive was never officially changed by upper management. I have reviewed cash journals from all offices and noticed dci being created on usf.

Kathy, on the conference call on 1/20/04 did clarify we had to redip the dci not recreate another one. Mac MacKenzie, asked the question on the conference call if dci comes back could we recreate it with same check number. Kathy asked him is that going on in his branch and he stated not as of right now. Yesterday, Kathy stated I was the only branch that recreated checks on dci. I was surprised since she knew Atlanta also had done the same thing. I know there was no fraud attempt as she alleged. The direction that was given wasn't clear by upper management.

Kathy had stated on calls to my office to redip everything except stop pay. I believe this was in June or July.

Page 2 of 2

Brian LaRue stated to me that he was upset not bonusing and he redipped many of his checks in Jan or Feb of last year to make a bonus. He said Kathy knew.

I am being disciplined because the direction from upper management was not clear on numerous occasions. I believe I am being singled out for things still going have done not because we are stealing but, due to direction that wasn't clear.

My attempt in this email is for you to understand as gcm we have not always had clear direction. I don't deserve to be treated in this manner.

Thank you,

Valerie Hite

000024

EXHIBIT W

MEMORANDUM

To: Steve Leckerman, Ted Fox, Human Resources and File of Valerie Hue
From: Valerie Hue
Date: January 27, 2003
Subject: Suspension

Today, I met with Kathy Obenshain and Mike Scher to discuss allegations of redeposit of checks.

The condition of the meeting place was a cold room, no lights, nor chairs. I was leaning on a ladder and Kathy asked me to give a written statement about the allegations. Please accept this email as my statement.

Since I have been a collector with the Dover branch for over 10 yrs, we have redeposited checks toward EOM. From Joe Scardi to Ric Boudreau this has been standard operating procedure with GCM's.

Kathy Obenshain had a directive that was announced where ALL checks were automatically redeposited. There was no verification method in place prior to redepositing those checks. The GCM's didn't see the checks back off until they had been returned twice from the bank. Was that fraud?

We also had a policy that checks over 5k gross needed Phil Weaver's approval. When the above mentioned policies were abandoned we were not given any new directives.

Kim Marlow and Eric Shaw have heard Kathy advised us to redeposit checks. As of date, Kim has not been contacted to verify if Kathy had given that directive.

I have been a GCM with this branch for 2 years. Kathy has visited me numerous times and has spoken to my staff. We have discussed many things all types of procedures such as JDS's, NSF's, etc. In 2 years, why wasn't I told that I had done something wrong? This was no secret.

Kathy advised me about an audit on NSF checks on Jan 20th. She stated "some head were going to roll and it would not be her's". She asked about our redip policy and wanted some memos on 2 collectors I had written up. I reviewed the accounts that were on the

audit for the Dover branch. After I reviewed the accounts a analysis was given. I spoke with Kathy again Jan 20th and she stated nothing was wrong. On Jan 21st by 3:00 pm, I was suspended. I am baffled by the decision to suspend me for a procedure that has been in place for over 10years.

Kathy stated today that my branch had more redeposited checks than other branches. What's the standard? The audit showed checks from other branches that were redeposited are those GCM's suspended?

Mac Mackenzie stated he redeposits checks on our conference call. Brain Laiche with Kathy's knowledge redeposited numerous checks to bonus during beginning months of 2003.

Kathy has stated by email, that I have done a good job as GCM and if I am given a directive, I get the job done.

Have all GCM'S been suspended and terminated for redepositing checks?. Your policy states all employees are treated equally and fairly. Why have I been singled out? Human Resources has not contacted me on my complaint last week. Why am I being treated so differently than my peers?. Why is the investigation being conducted by the person I have accused for giving the directives?

I believe Kathy will terminate me for telling the truth. The communication was not clear by Kathy on redeposits. I do not deserve to be fired for something that has been in place for years without any warning. I feel I am being made a example of and I have been treated unfairly as an employee with NCO.

Thank you.

Valerie Hue

EXHIBIT X

06/28/2004 10:41 FAX

EXHIBIT

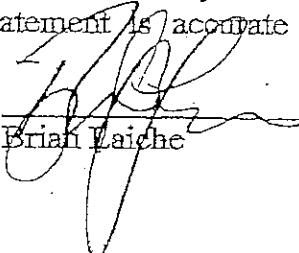
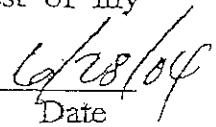
6A

State of Louisiana
County of Jefferson

SWORN STATEMENT OF BRIAN LAICHE

I, Brian Laiche, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since March 1, 1994. I am currently a manager in the Commercial Division in Metairie, LA.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hae to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Brian Laiche
Date

RENDINCO HR FILES/Bac, Valarie Correspondence from Statement Laiche.dox

000101

08/23/2004 09:08 FAX 5048373230

NCO FINANCIAL SYSTEMS

002

EXHIBIT

Tables

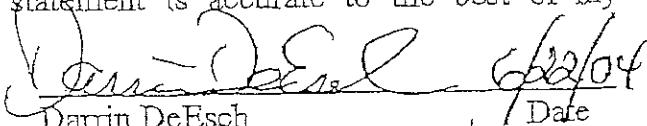
6B

State of Louisiana
County of Jefferson

SWORN STATEMENT OF DARRIN DEESCH

I, Darrin DeEsch, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since April 13, 1998. I am currently a General Manager in the Commercial Division in Metairie, LA as director of NCO's commercial legal management division and financial investigative services division.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Darrin DeEsch

Date

E:\DINCO\HR\FILES\Hue, Valerie\Correspondence\Sworn Statement,DeEsch.doc

009102

08/22/2004 07:24 FAX 503 526 9487

NCO FINANCIAL SYSTEMS + SESSION

 002

EXHIBIT

6C

State of Oregon
County of Washington

SWORN STATEMENT OF STEVE ROSS

I, Steve Ross, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since 1/27/97. I am currently a Branch Mgr. in the Commercial Division in Portland, Oregon.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Steve Ross8/22/04
Date

EDINCO HR FILES\Steve_Valeen\Correspondence\Sworn Statement\Ross.doc

000103

08/22/2004 09:20 FAX

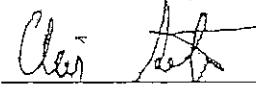
EXHIBIT 6001

State of GEORGIA
County of Fulton

SWORN STATEMENT OF CHRIS SANTASIERO

I, Chris Santasiero, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since October 9, 2000. I am currently a MANAGER in the Commercial Division in ATLANTA GEORGIA.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.



Chris Santasiero

6-22-04

Date

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000104

State of Colorado
County of Arapahoe

EXHIBIT

6E

SWORN STATEMENT OF LENNY CICCARONE

I, Lenny Ciccarone, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since January 25, 1995. I am currently the managing director in the Commercial Division in Denver, Colorado.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

L. Ciccarone

6/22/04

Lenny Ciccarone

Date

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NCO FINANCIAL SYSTEMS

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EXHIBIT

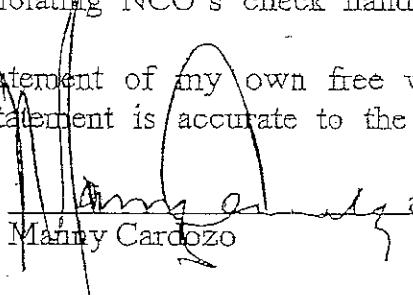
6F

State of Florida
County of Hillsborough

SWORN STATEMENT OF MANNY CARDOZO

I, Manny Cardozo, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since 02/21/2001. I am currently a Branch Manager in the Commercial Division in Tampa, FL.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Manny Cardozo06/24/04
Date

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000106

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NCO AZ

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EXHIBIT

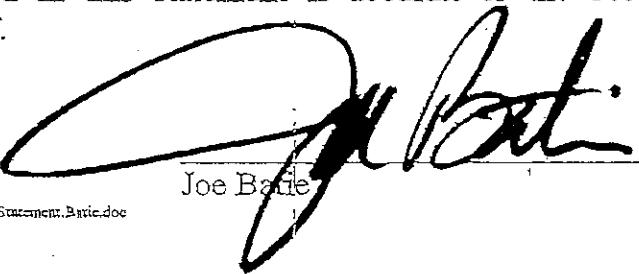
6G

State of Arizona
County of Pima

SWORN STATEMENT OF JOE BATIE

I, Joe Batie, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since January 3, 1991. I am currently the Managing Director in the Commercial Division in Tucson, Arizona.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Joe BatieDate
6/22/04

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06/24/2004 14:56 FAX 3027471031

NCO FINANCIAL SYSTEMS

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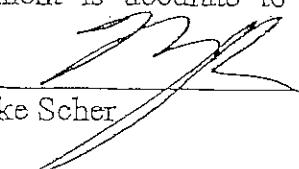
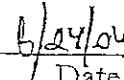
6H

State of Delaware
County of Kent

SWORN STATEMENT OF MIKE SCHER

I, Mike Scher, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since June 1992. I am currently a General Manager in the Commercial Division in Dover, Delaware.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been NCO's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Mike Scher
Date

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p. 2

EXHIBIT

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61

State of Louisiana
County of Jefferson

SWORN STATEMENT OF JOE THOMAS

I, Joe Thomas, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since September 2001. I am currently a GLM in the Commercial Division in Metairie, LA handling commercial matters arising out of NCO's Boone, NC office.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

Joe Thomas

6-24-04

Date

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EXHIBIT

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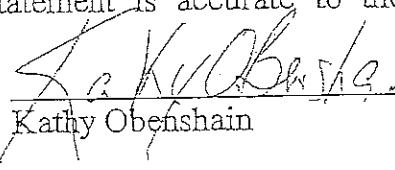
7

State of Louisiana
County of Jefferson

SWORN STATEMENT OF KATHY OBENSHAIN

I, Kathy Obenshain, hereby confirm under oath the following:

1. I was employed by NCO Financial Systems, Inc. (NCO) and worked at NCO from December 1, 1994 to April 19, 2004 as the vice president of operations in the Commercial Division.
2. As the vice president of operations in the Commercial Division, I had consistent contact with Valerie Hue as her superior.
3. At no time did I instruct any branch manager, including Ms. Hue, to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
4. As a result of a routine monthly audit, a large number of non-sufficient funds checks were found in Ms. Hue's department. A fact-finding investigation by Corporate Employee Relations and my department was completed, which revealed Ms. Hue was violating NCO's check handling policies.
5. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

 Jun 24/2004
Kathy Obenshain

Date

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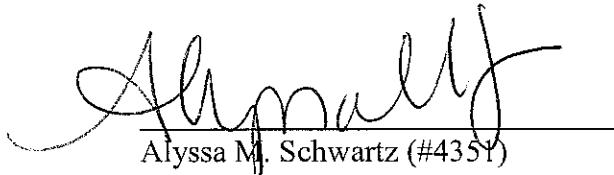
000110

CERTIFICATE OF SERVICE

I hereby certify that on April 17, 2006, I electronically filed the foregoing with the Clerk of Court using CM/ECF, which will send notification of such filing(s) to the following and which has also been served as noted:

VIA HAND DELIVERY

Jeremy W. Homer, Esq.
Parkowski & Guerke, P.A.
116 West Water Street
P.O. Box 598
Dover, DE 19903



Alyssa M. Schwartz (#435)
schwartz@rlf.com